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LB 434?

SENATOR SCHMIT: If they decide they can live with it, they will conform with it. If not, as I have said earlier, they very likely will not write any insurance. It would be a decision where they would write to conform or they would choose not to write at all.

SENATOR DWORAK: But because, in this particular amendment, because probably the majority of people would come under this act, there would be the possibility of just a few people not coming under this act and that the physician would have to treat or would not know he is treating those few people under certain circumstances, that they will probably devise an insurance policy to give that physician coverage in this unique type of situation?

SENATOR SCHMIT: Well, as I stated last week on the floor, Senator Dworak, most of those emergency situations will be handled through an emergency room in a hospital where those policies, I think, even now take that sort of consideration into effect.

SENATOR DWORAK: Senator Schmit, the idea, and I am just going to say it again so that we have absolute understanding, but the idea came to me coming down this morning and I know you drive down and I know how you drive...

SENATOR SCHMIT: Thank you...

SENATOR DWORAK: And if you would decide to opt out of the plan, and I am not saying you would, but if something happened to you in the automobile outside of Valparaiso and they rushed you into Lincoln...

SENATOR SCHMIT: I would have fallen asleep.

SENATOR DWORAK: ..and the physician, ya, you fell asleep, and the physician would rush you into the hospital, there would be no way for him to know whether you were in or out of the plan nor would there be any way so he would might have to treat you and you may have opted out of the plan and that physician would have to have some kind of coverage. Do you agree with my premise?

SENATOR SCHMIT: Yes, I agree with it, basically.

SENATOR DWORAK: Okay, I am not saying I support the Cavanaugh amendment necessarily because I don't think it makes any difference if we do it his way or your way because this same contingency could exist under his plan or under your plan but the point is as the point I am trying to make is that insurance contracts, if we pass this law, the insurance contracts in the State of Nebraska will have to be altered to conform with this law. So I don't think we should zero in our thinking necessarily on existing insurance limits or contractual provisions. Thank you.

PRESIDENT: Senator Richard Lewis.